

14846-24

PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

EDWARD J. COAD ET AL.

Application No.: 10/814,954

Filed: March 31, 2004

For: AUTOMATED CUSTOMER
EXCHANGE

Examiner: NYA

TC/Art Unit: 3624

November 21, 2005

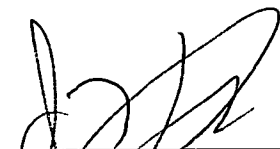
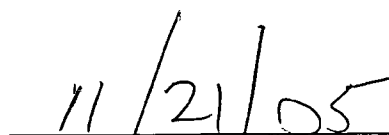
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450**CERTIFICATE OF MAILING VIA FIRST CLASS MAIL (37 C.F.R. § 1.8)**

I hereby certify that the following listed correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail on November 21, 2005, in an envelope addressed to:

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Included herewith are:

- 1) Information Disclosure Statement
- 2) Information Disclosure Citation;
- 3) References Cited; and
- 4) Return Receipt Postcard.


NAME: JAMES F. DOBROW
DATE



PATENT APPLICATION

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:)	
	:	Examiner: NYA
EDWARD J. COAD ET AL.)	
	:	TC/Art Unit: 3624
Application No.: 10/814,954)	
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Filed: March 31, 2004)	
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For: AUTOMATED CUSTOMER)	
EXCHANGE	:	November 21, 2004

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

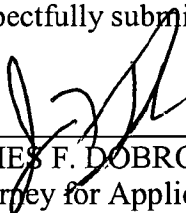
In compliance with the duty of disclosure under 37 C.F.R. § 1.56 and in accordance with the practice under 37 C.F.R. §§ 1.97 and 1.98, the Examiner's attention is directed to the documents listed on the enclosed PTO-1449. Copies of cited references other than U.S. Patents and U.S. published applications are enclosed.

It is respectfully requested that the PTO-1449 form be initialed and returned, indicating that the cited references have been considered and that another Notice of Allowance can be issued.

Applicant's undersigned attorney may be reached by telephone at (973) 597-2500.

All correspondence should continue to be directed to our address listed below.

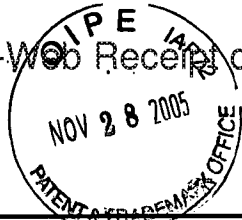
Respectfully submitted,



JAMES F. DOBROW
Attorney for Applicant

Registration No. 46,666

DOCKET ADMINISTRATOR
Lowenstein Sandler PC
65 Livingston Avenue
Roseland, NJ 07068

**Substitute for Form 1449A/PTO****INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(USE AS MANY SHEETS AS NECESSARY)

Sheet 1 of 9

Application Number

10/814,954

Filing Date

March 31, 2004

First Named Inventor

Edward J. Coad et al

Art Unit

3624

Examiner Name**Attorney Docket Number**

14846-24

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US20040162775	8/19/2004	Winklevoss et al.	
		US5270922	12/14/1993	Higgins	
		US5297032	3/22/1994	Trojan	
		US5845266	12/1/1998	Lupien	
		US5940810	8/17/1999	Traub	
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		US6012046	1/4/2000	Lupien	
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		US6092056	7/18/2000	Tull	
		US6173270	1/9/2001	Cristofich	
		US6195647	2/27/2001	Martyn	
		US6263321	7/17/2001	Daughtery	
		US6272474	8/7/2001	Garcia	
		US6278982	8/21/2001	Korhammer	
		US6317726	11/13/2001	O'Shaughnessy	
		US6317728	11/13/2001	Kane	
		US6321212	11/20/2001	Lange	
		US6347307	2/12/2002	Sandhu	
		US6349291	2/19/2002	Varma	
		US6360210	3/19/2002	Wallman	
		US6408282	6/18/2002	Buist	
		US6061662	5/9/2000	Makivic	
		US6381586	4/30/2002	Glasserman	
		US2002/0016819	2/7/2002	Sugimoto	
		US6418417	7/9/2002	Corby	
		US2002/0087373	7/4/2002	Dickstein	
		US2002/0026405	2/28/2002	Haar	
		US2002/0042767	4/11/2002	Kwan	
		US2002/0032644	3/14/2002	Corby	
		US6173276	1/9/2001	Kant	
		US2001/0025264	9/27/2001	Deaddio	
		US2002/0099646	7/25/2002	Agarwal	
		US2002/0073007	6/13/2002	Ayache	
		US6338055	1/8/2002	Hagmann	
		US2003/0105981	6/5/2003	Miller	
		US2003/0158949	8/21/2003	Miller	
		US2003/0233459	12/18/2003	Miller	
		US2003/0236862	12/25/2003	Miller	
		US2003/0236957	12/25/2003	Miller	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /SC/

/Signed: [Signature] (06/15/2008)

06/15/2008

Substitute for Form 1449A/PTO**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT****(USE AS MANY SHEETS AS NECESSARY)****Sheet 2 of 9****Application Number**

10/814,954

Filing Date

March 31, 2004

First Named Inventor

Edward J. Coad et al

Art Unit

3624

Examiner Name**Attorney Docket Number**

14846-24

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US2004/0064397	4/1/2004	Lynn	
		US2004/0148247	7/29/2004	Miller	
		US6356933	3/12/2002	Mitchell	
		US6134600	10/17/2000	Liu	
		US6421653	7/16/2002	May	
		US5706502	1/6/1998	Foley	
		US6260021	7/10/2001	Wong	
		US6323881	11/27/2001	Broulik	
		US6343287	1/29/2002	Kumar	
		US6385660	5/7/2002	Griesemer	
		US6389452	5/14/2002	Glass	
		US6446110	9/3/2002	Lecton	
		US6457066	9/24/2002	Mein	
		US6480882	11/12/2002	McAdam	
		US2001/0044771	11/22/2001	Usher	
		US2002/0013862	1/31/2002	Orchard	
		US2002/0078253	6/20/2002	Szondy	
		US2002/0169707	11/14/2002	Koek	
		US2002/0184237	12/5/2002	McFeely	
		US2003/0018714	1/23/2003	Mikhailov	
		US2003/0037174	2/20/2003	Lavin	
		US2003/0088496	5/8/2003	Piotrowski	
		US2003/0093362	5/15/2003	Tupper	
		US2002/0016762	2/7/2002	Feilbogen	
		US6598028	7/22/2003	Sullivan	
		US2002/0023053	2/21/2002	Szoc	
		US2002/0049666	4/25/2002	Reuter	
		US2002/0087454	7/4/2002	Calo	
		US2002/0087455	7/4/2002	Tsagarakis	
		US2003/0033212	2/13/2003	Sandhu	
		US2003/0065594	4/3/2003	Murphy	
		US2001/0056398	12/27/2001	Scheirer	
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		US2003/0220868	11/27/2003	May	
		US5787402	7/28/1998	Potter	
		US2003/0149653	8/7/2003	Penney	
		US2002/0059141	5/16/2002	Davies	
		US2001/0011241	8/2/2001	Nemzow	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /SC/
/Siegfried Chencinski/ (06/15/2008) 06/15/2008

Substitute for Form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (USE AS MANY SHEETS AS NECESSARY) Sheet 3 of 9	Application Number 10/814,954
	Filing Date March 31, 2004
	First Named Inventor Edward J. Coad et al
	Art Unit 3624
	Examiner Name
	Attorney Docket Number 14846-24

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US2002/0152154	10/17/2002	Rothman	
		US4648038	3/3/1987	Roberts	
		US4739478	4/19/1988	Roberts	
		US4742457	5/3/1988	Leon	
		US5832461	11/3/1998	Leon	
		US6052673	4/18/2000	Leon	
		US6088685	7/11/2000	Kiron	
		US5946667	8/31/1999	Tull	
		US6092056	7/18/2000	Tull	
		US4752877	6/21/1988	Roberts	
		US5592379	1/7/1997	Finfrock	
		US6381585	4/30/2002	Maples	
		US5806048	9/8/1998	Kiron	
		US2003/0149653	8/7/2003	Penny	
		US2003/0126069	7/3/2003	Cha	
		US2003/0126063	7/3/2003	Reuter	
		US2003/0093360	5/15/2003	May	
		US2002/0161692	10/31/2002	Loh	
		US2002/0152156	10/17/2002	Tyson-Quah	
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		US2002/0099656	7/25/2002	Wong	
		US2002/0087457	7/14/2002	Madeley	
		US2002/0087455	7/4/2002	Tsagarakis	
		US5305200	4/19/1994	Hartheimer	
		US5864827	1/26/1999	Wilson	
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		US6236977	5/22/2001	Verba	
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Substitute for Form 1449A/PTO**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT****(USE AS MANY SHEETS AS NECESSARY)****Sheet 4 of 9****Application Number**

10/814,954

Filing Date

March 31, 2004

First Named Inventor

Edward J. Coad et al

Art Unit

3624

Examiner Name**Attorney Docket Number**

14846-24

U.S. PATENT DOCUMENTS

Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US5890140	3/30/1999	Clark	
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		US5966531	10/12/1999	Skeen	
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		US2002/0004777	1/10/2002	Foster	
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		US2003/0149653	8/7/2003	Penny	
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		US6263335	7/17/2001	Paik et al.	
		US6282537	8/28/2001	Madnick et al.	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /SC/

/Siegfried Chencinski/ (06/15/2008)

06/15/2008

Substitute for Form 1449A/PTO**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT****(USE AS MANY SHEETS AS NECESSARY)****Sheet 5 of 9****Application Number**

10/814,954

Filing Date

March 31, 2004

First Named Inventor

Edward J. Coad et al

Art Unit

3624

Examiner Name**Attorney Docket Number**

14846-24

U.S. PATENT DOCUMENTS

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		US6366908	4/2/2002	Chong et al.	
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		US6489954	12/3/2002	Powlette	
		US6523022	2/18/2003	Hobbs	
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		US20020018077	2/14/2002	Powlette	
		US20020054115	5/9/2002	Mack et al.	

ALL REFERENCES CONSIDERED EXCEPT WHERE LINED THROUGH. /SC/

/Siegfried Chencinski/ (06/15/2008)

06/15/2008

Substitute for Form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (USE AS MANY SHEETS AS NECESSARY) Sheet 6 of 9	Application Number 10/814,954
	Filing Date March 31, 2004
	First Named Inventor Edward J. Coad et al
	Art Unit 3624
	Examiner Name
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U.S. PATENT DOCUMENTS					
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		US20020130868	9/19/2002	Smith	
		US20030066032	4/3/2003	Ramachandran et al.	
		US20030078869	4/24/2003	Williams	
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		US5986673	11/16/1999	Martz	
		US6006206	12/21/1999	Smith	
		US6023280	2/8/2000	Becker et al.	
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		US6073115	6/6/2000	Marshall	
		US6275229	8/14/2001	Weiner et al.	
		US6429868	8/6/2002	Dehner Jr., et al.	
		US6493681	12/10/2002	Tertitski et al.	
		US20010011242	8/2/2001	Allex et al.	
		US20020065755	5/30/2002	Shlafman et al.	
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		US20020147671	10/10/2002	Sloan et al.	
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		US20020174043	11/21/2002	Gilbert et al.	
		US20020178096	11/28/2002	Marshall	
		US20020184132	12/5/2002	Foster	

Substitute for Form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (USE AS MANY SHEETS AS NECESSARY) Sheet 7 of 9	Application Number 10/814,954
	Filing Date March 31, 2004
	First Named Inventor Edward J. Coad et al
	Art Unit 3624
	Examiner Name
	Attorney Docket Number 14846-24

U.S. PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Document Number Number-Kind ² (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		US20020194114	12/19/2002	Erdmier	

FOREIGN PATENT DOCUMENTS					
Examiner Initials*	Cite No. ¹	Foreign Patent Document Country Code ³ Number ⁴ -Kind Code ⁵ (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
		WO01/20530	3/22/2001	Saaty et al.	
		WO01/37540	5/25/2001	Perkowski	
		WO01/57716	8/9/2001	Lebrun et al.	
		WO02/03774	1/17/2002	Freckleton et al.	
		WO02/14991	2/21/2002	Brothers et al.	
		WO02/056146	7/18/2002	Kaplan et al.	
		WO02/063516	8/15/2002	Smith	
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		WO03/030013	4/10/2003	Ramachandran et al.	
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		WO02/054189	7/11/2002	Adamson et al.	
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		WO03/065256	8/7/2003	Crosby et al.	
		WO0159670	8/16/2001	Wood Jr.	
Examiner Signature	/Siegfried Chencinski/ (06/15/2008)			Date Considered	06/15/2008

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant. 1 Applicant's unique citation designation number (optional). 2 See Kinds Codes of USPTO Patent Documents at www.uspto.gov or MPEP 901.04. 3 Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). 4 For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. 5 Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. 6 Applicant is to place a check mark here if English language Translation is attached.

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Substitute for Form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (USE AS MANY SHEETS AS NECESSARY) Sheet 8 of 9	Application Number 10/814,954
	Filing Date March 31, 2004
	First Named Inventor Edward J. Coad et al
	Art Unit 3624
	Examiner Name
	Attorney Docket Number 14846-24

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
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Substitute for Form 1449A/PTO INFORMATION DISCLOSURE STATEMENT BY APPLICANT (USE AS MANY SHEETS AS NECESSARY) Sheet 9 of 9	Application Number 10/814,954
	Filing Date March 31, 2004
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Examiner Signature	/Siegfried Chencinski/ (06/15/2008)	Date Considered	06/15/2008
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1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached.

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